Certificate Number: 17082-OHN-CC-026771519



CERTIFICATE OF COUNSELING

I CERTIFY that on <u>January 8</u>, <u>2016</u>, at <u>7:19</u> o'clock <u>AM MST</u>, <u>DEAN M BOLAND</u> received from <u>Summit Financial Education</u>, <u>Inc.</u>, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the <u>Northern District of Ohio</u>, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: January 8, 2016

By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title:

Executive Director

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).